


UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**

Denise Carlon  
KML LAW GROUP, P.C.  
216 Haddon Avenue, Ste. 406  
Westmont, NJ 08108  
M&T Bank

In Re:

Steiner, Michelle	DEBTOR
Steiner, Alon	CO-DEBTOR

  
Order Filed on February 10,  
2017 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

Case No: 16-27322 SML

Chapter: 13

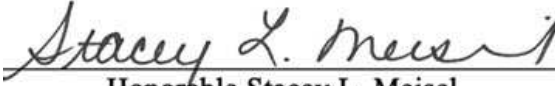
Hearing Date: January 25, 2017

Judge: Stacey L. Meisel

**ORDER VACATING STAY & CO-DEBTOR STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: February 10, 2017**

  
\_\_\_\_\_  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Upon the motion of M&T Bank, under

Bankruptcy Code section 362(a) and 1301(c) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

**Land and premises commonly known as Lot 4, Block 84.09, 19 Pine Terrace,  
Demarest NJ 07627**

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the co-debtor stay is vacated.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

*rev. 7/12/16*

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Michelle B Steiner  
Debtor

Case No. 16-27322-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2017.

db +Michelle B Steiner, 19 Pine Terrace, Demarest, NJ 07627-1214

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Russell L. Low on behalf of Debtor Michelle B Steiner rbear611@aol.com, lowlaw505@gmail.com  
TOTAL: 3